

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

In re: Crystal Morris Polk

Case No. 25–00247–JAW

Chapter 13

**NOTICE OF REQUIREMENT TO FILE CERTIFICATE OF  
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed. R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the court that the debtor completed the course in financial management after filing the petition or the debtor is not required to complete the course as a condition for discharge, an individual debtor\* in a Chapter 7 or Chapter 13 case must file a certificate of course completion ("Certificate of Debtor Education") issued by the provider for cases under:

Chapter 7 Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

Chapter 13 Before the last payment is made under the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certificate within the applicable time limit under Rule 1007(c) may result in the case being closed without an entry of a discharge. If the debtor later files a Motion to Reopen the Case for the purpose of filing the certificate, the debtor must pay the full reopening fee due for filing the motion.

This requirement can be completed any time before the deadline, but it is highly recommended that the debtor complete this requirement as soon as possible to avoid missing the deadline.

The Certificate of Debtor Education should not be confused with the Certificate of Credit Counseling, which should be filed with the petition.

Dated: 4/11/25

Danny L. Miller, Clerk of Court  
Thad Cochran U.S. Courthouse  
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*\*In a joint case, each debtor must complete the financial management course and file a certificate of course completion.*